



Dated: 10/13/2020

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF TENNESSEE**

**IN RE:**

**JUSTIN MICHAEL LANGFORD, SR.**

**Debtor.**

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**CASE NO: 3:16-bk-08035**

**CHAPTER 13**

**JUDGE MARIAN F. HARRISON**

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**ORDER GRANTING MOTION TO UTILIZE INSURANCE PROCEEDS  
TO PURCHASE SUBSTITUTE COLLATERAL  
&  
TO REQUIRE LIENHOLDER TO RELEASE LIEN ON TITLE OF  
DESTROYED VEHICLE TO ALLOW DISPOSITION OF SALVAGE**

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This cause came before the Court on October 7, 2020 upon the *Debtor's Expedited Motion to Utilize Insurance Proceeds to Purchase Substitute Collateral and Require Lienholder to Release Lien on Collateral* [Court Docket No. 28]. It appears to the Court that no objections, responses, or otherwise were filed or raised at the hearing. It is therefore

ORDERED that the Debtor shall use the insurance proceeds to purchase a replacement vehicle of substantially similar value, subject to approval of InSolve Auto Funding, LLC. It is further

ORDERED the approval of the replacement vehicle must be sent to InSolve Auto Funding, LLC by way of a buyer's order. InSolve Auto Funding, LLC shall have 72 hours to inspect and/or investigate if the replacement vehicle is substantially similar and to accept or reject the vehicle as a replacement. If InSolve Auto Funding, LLC fails to reject the vehicle within 72 hours upon the receipt of a buyer's order, then it is automatically deemed as accepted. It is further

ORDERED that once the approved buyer's order is provided to State Farm Insurance Company, insurance company shall make a check payable to the dealership from which the Debtor is purchasing the replacement vehicle in an amount equal to the insurance coverage or the total purchase price indicated on the buyer's order, whichever is less within 72 hours. It is further

ORDERED that should InSolve Auto Funding, LLC fail to approve a second submitted buyer's orders, InSolve Auto Funding, LLC be given 72 hours in which to locate an available vehicle meeting their requirement available for purchase within 100 miles of Debtor's residence at the amount of the

insurance proceeds or less. If InSolve Auto Funding, LLC fails to provide this information, then the last submitted buyer's order shall be deemed accepted. It is further

ORDERED that should the replacement vehicle's purchase price exceed the estimated insurance proceeds then the Debtor shall be responsible for paying the difference at the time of purchase. It is further

ORDERED that should the replacement vehicle's purchase price be less than the insurance proceeds, insurance company shall make a check payable to the dealership for the amount necessary to purchase the vehicle and the excess funds shall be made payable to InSolve Auto Funding, LLC. Should InSolve Auto Funding, LLC receive any excess funds, they shall amend their proof of claim with the Court within 30 days. It is further

ORDERED that InSolve Auto Funding, LLC shall release its lien on the Certificate of Title to the totaled automobile. As consideration for the release of its security interest in the totaled automobile, the replacement vehicle shall be substituted as collateral and InSolve Auto Funding, LLC shall be granted a lien on said replacement vehicle.

IT IS SO ORDERED.

THIS ORDER WAS SIGNED AND ENTERED  
ELECTRONICALLY AS INDICATED AT THE TOP  
OF THE FIRST PAGE

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Approved For Entry By:

/s/ Alise Housden  
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*Attorney for Debtor*

This Order has been electronically  
signed. The Judge's signature and  
Court's seal appear at the top of the  
first page.  
United States Bankruptcy Court.